

Table I.A.2.c(2005) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.8%	40.6%	29.6%	14.7%	6.6%	4.3%	34.8%	6.1%
Industry group **								
Agric., fish., forest.	33.2%	37.8%	39.4% *	23.5% *	9.7% *	.	34.6%	22.7% *
Mining and manufacturing	21.5%	39.2%	26.0%	11.6%	10.7%	8.0%	29.3%	9.3%
Construction	42.0%	50.9%	34.9%	23.0%	30.5%	18.2% *	43.9%	26.0%
Utilities and transp.	15.7%	32.3%	8.8% *	13.3%	7.0% *	10.2%	22.5%	9.7%
Wholesale trade	24.5%	43.2%	24.2%	16.7%	4.3% *	4.0% *	35.1%	6.3%
Fin. svcs. and real estate	15.9%	36.5%	32.5%	13.7%	4.1% *	3.7%	34.2%	3.9%
Retail trade	15.0%	41.2%	28.5%	13.6%	2.8% *	1.3%	33.6%	2.7%
Professional services	25.1%	37.4%	27.4%	11.0%	7.9%	10.7%	32.9%	9.2%
Other services	23.8%	41.5%	34.3%	16.2%	6.4%	1.9% *	36.0%	5.1%
Ownership								
For profit, incorporated	21.7%	41.1%	29.9%	14.2%	6.7%	4.0%	34.6%	5.8%
For profit, unincorporated	26.9%	37.9%	25.4%	15.9%	5.1% *	6.4% *	34.8%	6.5%
Nonprofit	24.4%	44.6%	31.6%	16.4%	7.2%	6.9% *	36.9%	8.0%
Age of firm								
Less than 5 years	29.6%	35.7%	19.9%	9.1% *	12.1% *	3.3% *	31.7%	8.2% *
5-9 years	33.8%	42.4%	27.0%	15.8%	12.2% *	1.8% *	37.1%	11.0%
10-19 years	31.1%	42.0%	28.3%	15.9%	4.6% *	1.9% *	36.2%	7.7%
20 or more years	21.9%	40.3%	31.9%	14.6%	7.0%	5.4%	34.1%	7.0%
Unknown	3.6%	13.2% *	19.8% *	10.8% *	3.1% *	3.5%	8.1% *	3.5%
Multi/single status								
2 or more locations	6.6%	37.1%	23.9%	11.4%	5.9%	4.3%	19.6%	5.2%
1 location only	34.6%	40.6%	30.3%	17.1%	11.6%	20.2% *	36.0%	14.8%
Percent full-time employees								
Less than 25%	19.1%	36.4%	37.0%	15.9%	1.9% *	0.5% *	31.9%	3.8%
25-49 %	19.1%	40.6%	30.5%	16.0%	3.4% *	1.0% *	34.0%	3.2%
50-74 %	22.7%	38.5%	32.8%	14.2%	6.6% *	2.0% *	35.3%	3.7%
75% or more	23.3%	41.2%	28.5%	14.6%	7.3%	5.4%	35.0%	6.9%
Union presence								
No union employees	23.2%	39.9%	28.1%	12.6%	5.2%	1.9%	33.9%	4.4%
Has union employees	27.5%	58.7%	54.0%	42.5%	25.5%	12.5%	55.7%	15.7%
Unknown	7.9%	34.8% *	27.7% *	24.5% *	2.2% *	4.2%	31.6%	4.3%
Percent low wage employees								
50% or more low wage	15.1%	39.1%	24.5%	11.9%	2.9% *	0.6%	30.7%	2.4%
Less than 50% low wage	25.0%	40.8%	30.8%	15.6%	8.3%	5.9%	35.7%	7.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c(2005) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.27%	0.93%	1.42%	0.98%	0.60%	0.49%	0.57%	0.48%
Industry group **								
Agric., fish., forest.	4.87%	5.34%	12.52% *	9.80% *	4.63% *	.	5.24%	8.64% *
Mining and manufacturing	1.85%	4.17%	5.08%	2.63%	1.75%	1.19%	3.34%	1.35%
Construction	2.12%	2.51%	3.67%	3.66%	5.90%	5.87% *	2.36%	3.22%
Utilities and transp.	2.52%	7.65%	6.41% *	3.95%	2.46% *	2.87%	5.70%	2.15%
Wholesale trade	1.61%	2.99%	3.27%	2.92%	1.68% *	1.51% *	2.21%	1.18%
Fin. svcs. and real estate	0.94%	2.61%	4.50%	3.34%	1.72% *	1.06%	1.81%	0.85%
Retail trade	0.75%	2.54%	4.42%	3.26%	1.01% *	0.32%	1.81%	0.45%
Professional services	0.80%	1.40%	2.84%	1.77%	1.65%	1.56%	1.05%	0.94%
Other services	1.12%	2.43%	2.40%	2.53%	1.63%	0.90% *	1.63%	1.04%
Ownership								
For profit, incorporated	0.21%	0.89%	1.44%	1.20%	0.87%	0.50%	0.51%	0.50%
For profit, unincorporated	2.09%	2.77%	3.41%	3.48%	1.97% *	1.96% *	2.51%	1.58%
Nonprofit	1.24%	2.56%	4.39%	2.41%	1.86%	3.13% *	1.74%	1.56%
Age of firm								
Less than 5 years	3.30%	4.40%	4.44%	4.79% *	8.45% *	1.69% *	3.28%	5.49% *
5-9 years	1.77%	3.05%	4.84%	3.22%	3.73% *	1.81% *	2.25%	2.07%
10-19 years	0.87%	1.42%	2.19%	2.09%	1.47% *	1.06% *	1.03%	1.52%
20 or more years	0.50%	1.19%	1.68%	1.17%	0.79%	0.61%	0.68%	0.53%
Unknown	0.59%	10.06% *	14.47% *	8.50% *	1.66% *	0.60%	14.07% *	0.60%
Multi/single status								
2 or more locations	0.38%	6.06%	4.17%	0.88%	0.63%	0.48%	1.50%	0.41%
1 location only	0.54%	0.98%	1.44%	1.07%	1.81%	8.61% *	0.62%	1.73%
Percent full-time employees								
Less than 25%	2.64%	5.52%	8.51%	4.23%	0.96% *	0.79% *	3.46%	0.85%
25-49 %	1.40%	4.08%	5.16%	3.32%	1.31% *	0.67% *	2.56%	0.96%
50-74 %	1.00%	2.83%	3.68%	2.82%	2.13% *	0.92% *	1.52%	0.89%
75% or more	0.36%	0.86%	1.53%	1.32%	0.90%	0.73%	0.47%	0.61%
Union presence								
No union employees	0.29%	0.90%	1.08%	0.95%	0.53%	0.38%	0.56%	0.42%
Has union employees	1.37%	4.82%	8.78%	6.53%	4.67%	1.53%	4.38%	1.46%
Unknown	1.03%	11.66% *	11.27% *	10.25% *	2.08% *	1.07%	7.65%	0.95%
Percent low wage employees								
50% or more low wage	0.85%	3.19%	3.06%	1.72%	0.91% *	0.18%	1.73%	0.53%
Less than 50% low wage	0.33%	1.00%	1.39%	1.12%	0.81%	0.65%	0.56%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.